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SEALED
BY ORDER OF THE COURT

FILED IN THE
UNITED STATES DISTRICT COURT
DISTRICT OF HAWAII

MAY 22 2002

at 2 o'clock and 1st min. M.
WALTER A. Y. H. CHINN, CLERK

Attorneys for Plaintiff
UNITED STATES OF AMERICA

IN THE UNITED STATES DISTRICT COURT

FOR THE DISTRICT OF HAWAII

UNITED STATES OF AMERICA,)	CR. NO. <u>CR02-00210</u>
)	
Plaintiff,)	INDICTMENT
)	
vs.)	Bank Fraud
)	[18 U.S.C. § 1344]
ANNALIZA M. ANTONIO (01),)	Money Laundering
AMALIA L. MALACAS (02),)	[18 U.S.C. § 1956]
)	False Statement in Bankruptcy
)	Proceeding
Defendants.)	[18 U.S.C. § 152]
)	

HG

INDICTMENT

COUNTS 1-18

The Grand Jury charges:

1. Beginning in or about November 1998, and continuing through in or about August 2000, in the District of Hawaii, ANNALIZA M. ANTONIO, defendant herein, did knowingly execute, and attempt to execute, a scheme and artifice to defraud the Hawaii State Federal Credit Union (HSFCU), a financial institution whose

deposits are insured through the National Credit Union Administration (NCUA), and to obtain money, funds and credits owned by and under the custody and control of said HSFCU by means of materially false and fraudulent pretenses and representations, and the omission of material facts, all as more fully set forth below.

2. ANNALIZA M. ANTONIO was employed as a loan officer for the HSFCU, where she was responsible for setting up HSFCU accounts and handling loan paperwork. ANTONIO used her position to obtain loans and lines of credit from the HSFCU in the names of her family members, without their knowledge or consent. ANTONIO had family members sign initial documents, such as loan applications and credit agreements, and then used the documents to set up HSFCU accounts. Once the accounts were established, ANTONIO caused HSFCU to issue checks against those accounts by falsely claiming that her family members sought loans or advances. ANTONIO thereby made it appear as if the loans and advances were authorized by the family members, when in fact they were initiated without the knowledge or approval of such persons. ANTONIO also obtained the proceeds of these loans, which she diverted to her own uses. In order to conceal these activities from the HSFCU, ANTONIO had the checks issued in the names of persons other than herself. In order to conceal her activities,

ANTONIO also had account statements for her family members sent to a Mililani address which ANTONIO controlled.

3. On or about the dates set forth below, in the District of Hawaii and elsewhere, ANNALIZA M. ANTONIO did knowingly execute, and attempt to execute, the aforesaid scheme and artifice to defraud HSFCU by causing HSFCU to issue the following checks, with each such check constituting a separate count of this indictment:

<u>COUNT</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>ACCT. HOLDER</u>	<u>PAYEE</u>
1	11/25/98	\$5,000	Arsenia M.	OEEFCU
2	12/17/98	\$5,000	Rosemarie T.	OEEFCU
3	12/17/98	\$5,000	Rosemarie T.	OEEFCU
4	1/22/99	\$9,000	Villamor M.	OEEFCU
5	1/22/99	\$10,000	Rosemarie T.	Oahu Educational Employees FCU
6	1/22/99	\$5,000	Rosemarie T.	Oahu Educational Employees FCU
7	3/18/99	\$900	Arsenia M.	Danilo S.
8	4/19/99	\$4,000	Agnes P.A.	Piano Outlet
9	6/8/99	\$3,000	Agnes P.A.	Laoag-Manila Express
10	6/8/99	\$2,815	Agnes P.A.	Laoag-Manila Express
11	2/23/00	\$5,200	Lani M.	GE Capital
12	3/15/00	\$3,695	Richard R.	Danilo S.
13	3/22/00	\$5,800	Richard R.	GE Capital
14	4/24/00	\$6,000	Concepcion A.	GE Capital

<u>COUNT</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>ACCT. HOLDER</u>	<u>PAYEE</u>
15	5/16/00	\$6,000	Rosemarie T.	Danilo S.
16	6/13/00	\$4,000	Lani M.	GE Capital
17	6/13/00	\$3,000	Lani M.	GE Capital
18	7/21/00	\$3,000	Rosemarie T.	Hawaii USA FCU

All in violation of Title 18, United States Code,
Section 1344.

COUNTS 19-45

The Grand Jury further charges:

4. Paragraphs 1-3 of this Indictment are realleged and incorporated herein by reference.

5. On or about the dates set forth below, in the District of Hawaii and elsewhere, ANNALIZA M. ANTONIO and AMALIA L. MALACAS, as an aider and abettor, did knowingly execute, and attempt to execute, the aforesaid scheme and artifice to defraud HSFCU by causing HSFCU to issue, and negotiating, the following checks, with each such check constituting a separate count of this indictment:

<u>COUNT</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>ACCT. HOLDER</u>	<u>PAYEE</u>
19	2/18/99	\$10,000	Villamor M.	Amalia Malacas
20	3/18/99	\$7,000	Arsenia M.	Amalia Malacas
21	3/25/99	\$5,788	Agnes P.A.	Amalia Malacas
22	4/23/99	\$6,000	Agnes P.A.	Amalia Malacas
23	4/29/99	\$10,000	Concepcion A.	Amalia Malacas

<u>COUNT</u>	<u>DATE</u>	<u>AMOUNT</u>	<u>ACCT. HOLDER</u>	<u>PAYEE</u>
24	5/26/99	\$11,500	Benjamin A.	Amalia Malacas
25	6/8/99	\$6,185	Concepcion A.	Amalia Malacas
26	6/14/99	\$2,500	Arsenia M.	Amalia Malacas
27	7/21/99	\$3,000	Benjamin A.	Amalia Malacas
28	8/16/99	\$15,000	Lani M.	Lani or Amalia Malacas
29	8/23/99	\$6,100	Benjamin A.	Amalia Malacas
30	8/23/99	\$4,000	Benjamin A.	Amalia Malacas
31	10/14/99	\$2,500	Rudolfo T.	Amalia Malacas
32	10/14/99	\$2,500	Rudolfo T.	Amalia Malacas
33	10/26/99	\$6,500	Lani M.	Amalia Malacas
34	11/8/99	\$8,523	Richard R.	Amalia Malacas
35	11/26/99	\$5,000	Imelda M.	Amalia Malacas
36	12/14/99	\$4,500	Rudolfo T.	Amalia Malacas
37	12/14/99	\$4,500	Rudolfo T.	Amalia Malacas
38	12/28/99	\$5,000	Agnes P.A.	Amalia Malacas
39	2/23/00	\$1,300	Lani M.	Amalia Malacas
40	3/7/00	\$2,500	Concepcion A.	Amalia Malacas
41	3/15/00	\$3,700	Richard R.	Amalia Malacas
42	3/31/00	\$1,500	Richard R.	Amalia Malacas
43	4/6/00	\$2,500	Richard R.	Amalia Malacas
44	4/13/00	\$5,500	Lani M.	Amalia Malacas
45	6/13/00	\$3,000	Lani M.	Amalia Malacas

All in violation of Title 18, United States Code,
Section 1344.

COUNTS 46-57

The Grand Jury further charges:

On or about the dates stated, in the District of Hawaii, ANNALIZA M. ANTONIO did knowingly and willfully conduct, and attempt to conduct, financial transactions affecting interstate and foreign commerce, namely, the deposit of checks drawn on Amalia Malacas's checking account, which monetary instruments involved the proceeds of a specified unlawful activity, that is, the bank fraud scheme alleged in counts 19-45 of this indictment, with said ANNALIZA M. ANTONIO knowing that the transactions were designed in whole and in part to conceal and disguise the nature, source, ownership and control of the proceeds of said specified unlawful activity, and knowing that the property involved in such transactions, namely, monetary instruments in the following amounts, represented the proceeds of some form of unlawful activity, with the deposit of each such monetary instrument constituting a separate count of this indictment:

<u>COUNT</u>	<u>DATE</u>	<u>ITEM DEPOSITED</u>
46	4/27/99	Check #1101 for \$6,000 from Amalia Malacas to Annaliza Antonio
47	5/1/99	Check #1104 for \$9,950 from Amalia Malacas to Annaliza Antonio

<u>COUNT</u>	<u>DATE</u>	<u>ITEM DEPOSITED</u>
48	6/2/99	Check #1118 for \$11,500 from Amalia Malacas to Annaliza Antonio
49	7/24/99	Check #1137 for \$2,800 from Amalia Malacas to cash
50	8/24/99	Check #1147 for \$6,000 from Amalia Malacas to Annaliza Antonio
51	8/31/99	Check #1149 for \$3,800 from Amalia Malacas to cash
52	10/27/99	Check #1154 for \$8,600 from Amalia Malacas to Annaliza Antonio
53	11/17/99	Check #1168 for \$1,800 from Amalia Malacas to Annaliza Antonio
54	11/30/99	Check #1179 for \$4,900 from Amalia Malacas to Annaliza Antonio
55	12/21/99	Check #1184 for \$3,000 from Amalia Malacas to Annaliza Antonio
56	1/8/00	Check #1188 for \$4,000 from Amalia Malacas to Annaliza Antonio
57	3/8/00	Check #1214 for \$1,600 from Amalia Malacas to cash

All in violation of Title 18, United States Code,
Section 1956(a)(1)(B).

COUNT 58

The Grand Jury further charges:

On or about May 8, 2001, in the District of Hawaii, during a meeting of creditors, AMALIA L. MALACAS, did knowingly and fraudulently made a false statement under penalty of perjury in relation to the case of In re Amalia L. Malacas, Debtor, Case

No. 01-00808, a proceeding in the United States Bankruptcy Court for the District of Hawaii under Title 11 of the United States Bankruptcy Code, when she falsely stated that certain checks drawn on the Hawaii State Federal Credit Union represented loans from her relatives, when in fact, and as she then well knew, they were checks given to her by Annaliza Antonio for deposit into her account.


In violation of Title 18, United States Code, section 152.

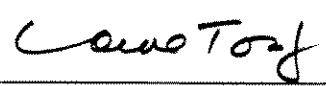
DATED: May 22, 2002, at Honolulu, Hawaii.

A TRUE BILL

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FOREPERSON, Grand Jury

EDWARD H. KUBO, JR.
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District of Hawaii


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Assistant U.S. Attorney


LAWRENCE L. TONG
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United States v. Annaliza Antonio, et al.
Cr. No. _____
"Indictment"